

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MATTHEW D DAGUE
KERRIE L DAGUE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:14-20396

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/31/2014 and confirmed on 3/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		136,762.30
Less Refunds to Debtor	1,663.25	
TOTAL AMOUNT OF PLAN FUND	135,099.05	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,538.00	
Trustee Fee	5,582.99	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	8,120.99	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC MORTGAGE DIV PNC BANK NA	0.00	65,409.48	0.00	65,409.48
	Acct: 1933				
	PNC MORTGAGE DIV PNC BANK NA	299.69	299.69	0.00	299.69
	Acct: 1933				
	PRA RECEIVABLES MANAGEMENT LLC -	23,064.74	23,064.74	6,280.63	29,345.37
	Acct: 3694				
					95,054.54

Priority					
	ALAN R PATTERSON ESQ III	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW D DAGUE	0.00	0.00	0.00	0.00
	Acct:				
	MATTHEW D DAGUE	1,663.25	1,663.25	0.00	0.00
	Acct:				
	GROSS & PATTERSON LLC	2,538.00	2,538.00	0.00	0.00
	Acct:				
	ALESA DAGUE	0.00	0.00	0.00	0.00
	Acct: ?				

NONE

Unsecured					
	AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
	Acct: 1886				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: 7513				
	AMERICAN EXPRESS CENTURION BNK	570.31	247.27	0.00	247.27
	Acct: 1008				
	CERASTES LLC	2,703.85	1,172.31	0.00	1,172.31
	Acct: 8903				
	CERASTES LLC	5,156.23	2,235.59	0.00	2,235.59
	Acct: 2559				
	PRA/PORTFOLIO RECOVERY ASSOC	3,179.84	1,378.69	0.00	1,378.69
	Acct: 7575				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4568				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 6130				
	PRA/PORTFOLIO RECOVERY ASSOC	1,907.02	826.83	0.00	826.83
	Acct: 2550				
	CHASE/JPMORGAN CHASE(**)++	0.00	0.00	0.00	0.00
	Acct: 2590				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 8273				
	CHASE/JPMORGAN CHASE(**)++	0.00	0.00	0.00	0.00
	Acct: 7540				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 8415				
	CHASE AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct: 4351				
	CHASE AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct: 6712				
	ALTAIR OH XIII LLC	25,812.80	11,191.66	0.00	11,191.66
	Acct: 9130				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 7213				
	QUANTUM3 GROUP LLC AGNT - COMENI	623.49	270.32	0.00	270.32
	Acct: 2939				
	CONTINENTAL AUTO RECEIVABLES++	0.00	0.00	0.00	0.00
	Acct: 3972				
	DEPARTMENT STORES NATIONAL BANK	1,287.49	558.21	0.00	558.21
	Acct: 5525				
	GMAC*	0.00	0.00	0.00	0.00
	Acct: 0908				
	PRA/PORTFOLIO RECOVERY ASSOC	1,342.67	582.14	0.00	582.14
	Acct: 8333				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: 9624				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 4030				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,820.25	789.20	0.00	789.20
	Acct: 7979				
	QUANTUM3 GROUP LLC AGNT - MOMA F	2,481.17	1,075.76	0.00	1,075.76
	Acct: 0463				
	GECC/ LOWE'S++	0.00	0.00	0.00	0.00
	Acct: 9680				
	PRA/PORTFOLIO RECOVERY ASSOC	3,427.20	1,485.93	0.00	1,485.93
	Acct: 4745				
	GECC/SAMS CLUB++	0.00	0.00	0.00	0.00
	Acct: 5441				
	PRA/PORTFOLIO RECOVERY ASSOC	6,501.61	2,818.90	0.00	2,818.90
	Acct: 6895				
	QUANTUM3 GROUP LLC AGNT - MOMA F	1,115.79	483.77	0.00	483.77
	Acct: 3073				
	GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 8091				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 2296				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 7555				
	CAPITAL ONE NA**	2,074.26	899.34	0.00	899.34
	Acct: 8610				
	MERRICK BANK	0.00	0.00	0.00	0.00
	Acct: 2426				
	PNC BANK FORMERLY NATIONAL CITY E	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4614				
	NELNET LOAN SERVICE	0.00	0.00	0.00	0.00
	Acct: 0824				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4614				
	PNC MORTGAGE	0.00	0.00	0.00	0.00
	Acct: 3043				
	SANTANDER CONSUMER USA**	0.00	0.00	0.00	0.00
	Acct: 1000				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 5307				
	QUANTUM3 GROUP LLC AGNT - MOMA F	3,877.95	1,681.36	0.00	1,681.36
	Acct: 6952				
	QUANTUM3 GROUP LLC AGNT - MOMA F	141.26	61.24	0.00	61.24
	Acct: 2106				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 4163				
	CAPITAL ONE AUTO FINANCE**	9,606.29	4,165.00	0.00	4,165.00
	Acct: 0588				
	GE CAPITAL RETAIL BANK++	0.00	0.00	0.00	0.00
	Acct: 4745				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					31,923.52
TOTAL PAID TO CREDITORS					126,978.06
TOTAL					
CLAIMED	0.00				
PRIORITY	23,364.43				
SECURED	73,629.48				

Date: 03/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MATTHEW D DAGUE
KERRIE L DAGUE
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-20396

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Matthew D Dague
 Kerrie L Dague
 Debtors

Case No. 14-20396-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db/jdb +Matthew D Dague, Kerrie L Dague, 74 Locust Avenue, Charleroi, PA 15022-2538
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13787930 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 13844076 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13787931 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 13787932 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13787933 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13856068 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13787936 +Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 13787937 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802
 13787938 +Citi, Pob 6241, Sioux Falls, SD 57117-6241
 13841925 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 13787941 +Contl Auto Rec/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13797099 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13787942 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13787953 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 13787955 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13787954 +Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253
 13799539 +Ms. Alesa Dague, 9 Coyle Curtain Road, Charleroi, PA 15022-3334
 13787958 +National City Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
 13872706 +PNC Mortgage, 3232 Newmark dr, Miamisburg OH 45342-5433
 13787960 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13787961 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13787962 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
 13787964 +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13787963 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13787965 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13787966 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 27 2019 03:09:22
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2019 03:20:50
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr +E-mail/PDF: rmscедi@recoverycorp.com Mar 27 2019 03:08:40
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13827346 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 03:06:47 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13787929 +E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 03:05:36 Ally Financial, 200 Renaissance Ctr., Detroit, MI 48243-1300
 13791313 E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 03:05:36 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13830500 +E-mail/Text: bncmail@w-legal.com Mar 27 2019 03:06:47 CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13787935 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 03:08:34 Cap One, Pob 30281, Salt Lake City, UT 84130-0281
 13787934 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 03:08:36 Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
 13872444 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Mar 27 2019 03:08:00
 Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 13787939 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 27 2019 03:06:04 Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
 13787940 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 27 2019 03:06:04 Comenity Bank/valctyfr, Po Box 182789, Columbus, OH 43218-2789
 13787943 +E-mail/Text: ally@ebn.phinsolutions.com Mar 27 2019 03:05:36 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
 13787944 +E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:08:26 Gecrb/amazon, Po Box 965015, Orlando, FL 32896-5015
 13787945 +E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:07:46 Gecrb/home Dsgn Floori, Po Box 981439, El Paso, TX 79998-1439
 13787946 +E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:08:28 Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
 13787947 +E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:08:26 Gecrb/lowes, Po Box 965005, Orlando, FL 32896-5005
 13787948 +E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:07:46 Gecrb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 2 of 2
Total Noticed: 58

Date Rcvd: Mar 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13787949	+E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:09:14	Gecrb/sams, Po Box 965005, Orlando, FL 32896-5005
13787950	+E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:08:26	Gecrb/sams Club, Po Box 965005, Orlando, FL 32896-5005
13787951	+E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:08:26	Gecrb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
13787952	+E-mail/PDF: gecscedi@recoverycorp.com Mar 27 2019 03:07:47	Gecrb/walmart, Po Box 965024, Orlando, FL 32896-5024
13787956	+E-mail/Text: bncnotices@becket-lee.com Mar 27 2019 03:05:45	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13787957	+E-mail/Text: bkr@cardworks.com Mar 27 2019 03:05:28	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
13787959	+E-mail/Text: electronicbkydocs@nelnet.net Mar 27 2019 03:06:39	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14657530	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2019 03:08:37	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
13851833	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2019 03:08:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13830760	E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 03:06:10	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13808408	E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 03:06:10	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13791264	E-mail/PDF: rmscedi@recoverycorp.com Mar 27 2019 03:07:58	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	PNC Bank N.A.,	
cr*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788	
14669746*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788	TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Matthew D Dague apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Alan R. Patterson, III on behalf of Joint Debtor Kerrie L Dague apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Andrew F Gornall on behalf of Creditor PNC Bank N.A., andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor PNC Bank N.A., bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trustee.wda.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7